

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

WILLIAM E. HOFFMAN, JR.

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:20-21500

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 23, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmevf@chapter13trusteewdpacom

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/12/2020 and confirmed on 9/3/20 . The case was subsequently Completed
 After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		152,302.00
Less Refunds to Debtor	942.82	
TOTAL AMOUNT OF PLAN FUND		151,359.18

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	7,926.52	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		11,326.52

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOA Acct: 3042	0.00	98,459.22	0.00	98,459.22
	QUICKEN LOANS LLC FKA QUICKEN LOA Acct: 3042	1,631.65	1,631.65	0.00	1,631.65
	WELLS FARGO BANK NA D/B/A WELLS F/ Acct: 8472	9,040.93	9,040.93	1,466.50	10,507.43
					110,598.30

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	WILLIAM E. HOFFMAN, JR. Acct:	0.00	0.00	0.00	0.00
	WILLIAM E. HOFFMAN, JR. Acct:	942.82	942.82	0.00	0.00
	STEIDL & STEINBERG PC Acct:	3,400.00	3,400.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 7653	0.00	0.00	0.00	0.00
	QUICKEN LOANS LLC FKA QUICKEN LOA Acct: 3042	0.00	0.00	0.00	0.00

*** N O N E ***

Unsecured					
	DISCOVER STUDENT LOANS Acct: 1000	0.00	0.00	0.00	0.00
	AMERICAN EXPRESS NATIONAL BANK Acct: 1009	29,592.41	11,530.37	0.00	11,530.37
	CHASE CARD SERVICES** Acct: 9634	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC Acct: 4746	3,513.76	1,369.10	0.00	1,369.10
	CITIBANK NA** Acct: 0079	4,752.62	1,851.81	0.00	1,851.81
	FIRST NATIONAL BANK OF PA(*)	25,779.20	10,044.60	0.00	10,044.60

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5010				
	NAVIENT	0.00	0.00	0.00	0.00
	Acct: 0818				
	PORTFOLIO RECOVERY ASSOCIATES LL	9,163.88	3,570.61	0.00	3,570.61
	Acct: 9886				
	WELLS FARGO BANK NA	2,676.47	1,042.86	0.00	1,042.86
	Acct: 9092				
	DUQUESNE LIGHT COMPANY(*)	64.19	25.01	0.00	25.01
	Acct: 5196				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 9886				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
					29,434.36
TOTAL PAID TO CREDITORS					
TOTAL CLAIMED					
PRIORITY	0.00				
SECURED	10,672.58				
UNSECURED	75,542.53				

Date: 05/23/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

IN RE:

WILLIAM E. HOFFMAN, JR.

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:20-21500

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
William E. Hoffman, Jr.
Debtor

Case No. 20-21500-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: May 27, 2025

Form ID: pdf900

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2025:

Recip ID	Recipient Name and Address
db	+ William E. Hoffman, Jr., 1042 Whispering Woods Drive, Coraopolis, PA 15108-9033
15240807	+ Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15240808	+ Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15254607	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
15243662	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 28 2025 03:57:54	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15240794	Email/PDF: bncnotices@becket-lee.com	May 28 2025 04:19:03	AMEX, P.O. Box 650448, Dallas, TX 75265-0448
15254633	Email/PDF: bncnotices@becket-lee.com	May 28 2025 04:08:38	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15240795	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 28 2025 03:57:27	Chase / Subaru, P.o. Box 901003, Fort Worth, TX 76101-2003
15240796	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 28 2025 04:08:24	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15240797	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 28 2025 03:56:56	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15240798	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 28 2025 04:08:05	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15240799	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 28 2025 04:08:23	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15265707	Email/PDF: Citi.BNC.Correspondence@citi.com	May 28 2025 04:08:05	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15240800	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 28 2025 04:08:20	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15240801	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 28 2025 04:08:05	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15240803	+ Email/Text: DSLBKYP@discover.com	May 28 2025 03:50:00	Discover Student Loans, Attn: Bankruptcy, Po Box 30948, Salt Lake City, UT 84130-0948
15242968	+ Email/Text: DSLBKYP@discover.com	May 28 2025 03:50:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
15240802	+ Email/Text: DSLBKYP@discover.com	May 28 2025 03:50:00	Discover Student Loans, Pob 30948, Salt Lake City, UT 84130-0948

District/off: 0315-2

User: auto

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Date Rcvd: May 27, 2025

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15266767	+ Email/Text: kburkley@bernssteinlaw.com	May 28 2025 03:51:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15240804	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 28 2025 03:49:00	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
15261735	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 28 2025 03:49:00	First National Bank of Pennsylvania, Attention: Donna M. Donaher, 100 Federal Street, 4th Floor, Pittsburgh, PA 15212-5708
15249741	Email/PDF: ais.chase.ebn@aisinfo.com	May 28 2025 04:18:55	JPMorgan Chase Bank, N.A, National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
15265902	Email/PDF: resurgentbknotifications@resurgent.com	May 28 2025 04:08:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15240806	+ Email/PDF: Bankruptcy_Prod@mohela.com	May 28 2025 04:08:02	Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
15240805	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	May 28 2025 03:56:37	Naviet, Po Box 9635, Wilkes Barre, PA 18773-9635
15266233	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 28 2025 04:08:02	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15241348	^ MEBN	May 28 2025 03:49:52	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15240809	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 28 2025 03:57:01	Synchrony Bank/Sams, Po Box 965005, Orlando, FL 32896-5005
15240810	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 28 2025 04:08:36	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15240812	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 28 2025 04:08:08	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
15240811	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	May 28 2025 04:08:31	Wells Fargo Bank NA, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
15249938	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 28 2025 04:08:08	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15240813	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	May 28 2025 04:08:04	Wells Fargo Dealer Services, Po Box 10709, Raleigh, NC 27605-0709
15240814	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	May 28 2025 04:08:05	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		Quicken Loans, LLC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

User: auto

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Date Recd: May 27, 2025

Form ID: pdf900

Total Noticed: 35

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com
Denise Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmllawgroup.com
Kenneth Steidl	on behalf of Debtor William E. Hoffman Jr. julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernssteinlaw.com btemple@bernssteinlaw.com;aepiscopo@bernssteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernssteinlaw.com
Maria Miksich	on behalf of Creditor Quicken Loans LLC mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

TOTAL: 8